

## TALKING POINTS Michigan First Health Care Overview

As Governor Granholm outlined in her State of the State address, through the creation of the Michigan First Health Care Partnership, we will expand access to quality, affordable health insurance to everyone in Michigan.

- ➤ We will expand that affordable care to everyone by:
  - subsidizing health care for half a million Michigan citizens who can least afford it;
  - creating more affordable health care products for individuals;
  - creating incentives to encourage businesses to expand health care to more of their employees.
- ➤ We will do it without spending additional taxpayer dollars no mandates.
- ➤ The Michigan First Health Partnership will:
  - expand access to health care to those who don't have it now and subsidize that care for those least able to afford it;
  - give individuals affordable health care through private market insurance products;
  - encourage small business to offer health care to employees by lowering health care costs, reducing the administrative burden of providing coverage;
  - We will create an "exchange" to do the work for them and administer the pre-tax contributions process, helping to make employer sponsored insurance more viable by allowing subsidized individuals to stay with their employer plans;
  - improve quality and contain costs for all by incorporating managed care principles, taking advantage of health IT, promoting wellness programs, and promoting high-value insurance products.
- ➤ The Granholm Administration has already:
  - extended affordable prescription drug coverage and health care coverage to more than 292,000 people;
  - protected health care for the state's most vulnerable citizens; and
  - created significant efficiencies in the state's Medicaid system that allow for expanded coverage at significantly reduced cost.

- ➤ We have already reformed small market insurance, implemented the MiRx card to provide prescription coverage to those without, created the nation's first bulk-purchasing pool to lower the cost of prescription drugs and launched a statewide Health IT network to cut administrative cost and reduce redundancy and medical errors.
- ➤ The Partnership will be implemented through several strategies:
  - (1) Creating a partnership between state government and the business community to cover the uninsured population.
  - (2) Improving the quality and efficiency of the healthcare marketplace through technology and managed care.
  - (3) Encouraging personal responsibility of health care through current strategies targeted at encouraging healthy lifestyles such as the Michigan Steps Up initiative.
- This initiative recognizes that cutting the number of uninsured citizens in our state will benefit all citizens and our economy by reducing the financial burden on Michigan businesses and citizens who subsidize care for the uninsured to the tune of \$730 per year per family.
- Families that participate in this program will be expected to take personal responsibility for healthy behaviors. And private insurers that partner with us in this endeavor will be expected to offer plans that encourage this activity.